No. 1. Form of application for loans under the Land Improvement Loans Regulation / Section 194 of the Land Revenue Code

1. Name, father's name and residence of applicant.
2. Amount of loan required.
3. Object for which the loan is required.

Particulars of the land to be benefited			The nature and extent of the applicant's right in the land and whether he is the registered holder and whether the land is in his enjoyment	Rights of others in the land		Security offered							Name of the person who agrees to offer the land as security and the nature of his right in it	Nature and extent of encumbrances, if any, on the property when land is offered as collateral security	Whether any arrears are due on land to be benefited or offered as security	Proposed time of repayment	Remarks
						If personal	If land				Other immovable property						
Village, survey number and letter, wet or dry	Extent	Assessment		Name	Nature and extent of right whether as co-sharer mortgagee, etc.	Name, father's name and residence of the surety	Survey number	Extent	Assessment	In whose name registered	Extent	Description					
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	A. g.	Rs. a. p.						A. g.	Rs. a. p.		A. g.						

NOTE.—1. Columns 1 to 6 should be left blank in the case of loans under the Land Revenue Code, and column 7 in the case of loans under the Land Improvement Loans Regulation.

2. Full information as to applicant's right to improve the land should be entered in column 4, and as to the right of the party who consents to give other lands as security in column 14.

3. In column 17 should be entered the number of years from the date of payment of the loan within which the applicant proposes to repay the loan. This will not prevent his discharging the loan sooner if he chooses.

4. The State will grant loans to holders of land (A) under the Land Improvement Loans Regulation, for the construction or repair of wells or tanks, the reclamation of waste or any other work by which the letting value of land for purposes of agriculture will be permanently increased;

   (B) Under Section 194 of the Land Revenue Code for the purchase of seed-grain ploughing cattle, horse and pony stallions and breeding bulls, for the purchase of fodder for cattle and for other agricultural objects such as the rebuilding of houses (including sheds) destroyed by fire or flood, erection of sugarcane mills, indigo vats and such like appliances for dealing with raw agricultural produce, erection of double mhotes or other contrivances for raising water, and for the relief of distress when the existence of such distress has been recognized by the Government to enable holders of land and their dependants to subsist until the ripening of next harvest.

5. Loans under the Land Improvement Loans Regulation are subject to no maximum, but the minimum limit will be Rs. 50. Loans under the Land Revenue Code are subject to a maximum of Rs. 200, for loans granted for the relief of distress and for the purchase of seed-grain, ploughing cattle or horse and pony stallions and breeding bulls and for rebuilding houses destroyed by fire or flood; and of Rs. 1,000 for loans for other agricultural objects, except in case of loans for the erection of sugarcane mills, in which case it will be Rs. 5,000. There is no minimum limit as regards loans under the Land Revenue Code.

6. Application for a loan may be presented or sent by post or otherwise to any Revenue Officer of a grade not lower than Deputy Amildar. It may also be made orally. The application will be free of stamp duty.

7. The rate of interest charged shall be 5 per cent per annum, except on loans granted for the relief of distress under the Land Revenue Code. In the case of loans for the relief of distress, interest will be charged at 3 per cent, the Deputy Commissioner being granted discretion to remit even this interest when the borrowers are known to be poor.

8. The loan may be discharged by annual instalments regulated so as to repay both principal and interest within the time allowed.

9. Time allowed for repayment will be liable to be shortened if the work on completion be found not sufficiently durable.

10. If the grantee of the loan misappropriates the whole or any portion of the loan or otherwise fails in any of the conditions of the grant, the whole unpaid balance of the loan with interest and costs will be liable to summary recovery.

Form of verification when land or other immovable property is offered as collateral security.

I, the applicant—surety for the above loan, do hereby solemnly declare that what is stated in the above application regarding the nature and extent of the encumbrances on the property offered as security is true to the best of my information and belief and that I believe that there are no other encumbrances on the property.

No. 2. Register of applications for loans under the Land Improvement Loans Regulation / Section 194 of the Land Revenue Code.

Taluk of.....District of.....for the Revenue year 19 —19

Serial No. of application	Date of receipt of application in the taluk	If the application is received through other officers		Name, father's name and residence of applicant	Name of village in which the loan is to be utilized	Amount of loan required	Purposes for which required	References			Name of officer who investigated and his opinion in brief	Whether loan sanctioned or refused (if refused brief reasons for refusal) number and date of disposal and name of officer sanctioning or refusing the loan applied for	Amount sanctioned, number and date of loan order as per Register of repayments (Form No. 11)	Remarks
		Officers from whom received	Number and date of reference					To whom	Date of reference	Date of receipt of reply				
1	2	3		5	6	7	8	9	10	11	12	13	14	15
						Rs. a. p.								

Index to Application Register under.

Note.—Cases disposed of should be denoted by enclosing the number by a circle thus (19)

No.	Names of villages in alphabetical order	Number of cases in the application Register	Total in each village
1	2	3	4

Note:—This Register should be kept in two Sections (but in the same bound volume) one for loan under each Regulation separately.

No. 3.—Land Improvement Loans Regulation, IV of 1890, or Land Revenue Code, Regulation No. IV of 1888.

Notice to landlords under Rule XXI.

Name :—

Son of

residing at

You are hereby informed that (name) son of residing at and reported to be your tenant having a transferable interest in the lands described below has put in an application for a loan of Rs. from the Government for the purpose of and has offered his interest in the said lands as security for the same, and that if you desire to make any objections to the loan you must do so in writing to the undersigned within one month from the date of service of this notice, failing which the loan will be made to the said on the security offered.

Village	Number and name of the land	Dry or wet	Extent	Assessment	Remarks
			A. G.	Rs. a. p.	

Camp

Date

Amildar or Deputy Amildar.

Note.—The person entrusted to serve this notice is to deliver a copy to the landlord, and where there are more share-holders than one, to any share-holder. If service in this way cannot be effected, a copy of the notice shall be sent to him by post, and another copy affixed to some conspicuous place in the Deputy Commissioner's office and on the house in which the landlord resides. If he does not reside in the village, or if his residence is not known, the notice shall be served on the person who acts as local agent for the landlord in respect of the said lands. A copy of the notice shall also be affixed on the land and at the village chavadi.

No. 4.—Notice to applicant under the Land Improvement Loans Regulation or Section 194 of the Land Revenue Code.

To son of residing at hamlet of village.

Whereas you are required to appear personally or by agent to give the following information regarding your application for a loan of rupees (here enter particulars) or to execute the necessary documents and receive payment of the loan applied for, you should appear before the on date at

If you fail to appear, your application will be rejected.

Camp

Date

Signature and designation of the officer issuing the loan.

Note :—

This notice is to be sent in duplicate; one copy is to be delivered to the applicant or to some adult male member of his family at his usual place of abode, or to his authorised agent, and the other is to be returned to the officer issuing the notice with the signature of the applicant or his agent. If service cannot be made, the notice must be returned with a note to this effect giving the reasons for failure. Wherever convenient this notice may also be sent to the party by post.

No. 5.—Land Improvement Loans Regulation or Section 194 of the Land Revenue Code.

Notice to applicant intimating the rejection of his application.

Application No. of on the file of the Amildar or Deputy Amildar of Taluk District.

(Name) of village is hereby informed that his application for a loan of rupees under the Land Improvement Loans Regulation or under Section 194 of the Land Revenue Code has been rejected for (state here briefly the grounds for rejection).

Vide this Office Order, dated on application No.

Station

Date

Amildar or Deputy Amildar.

Note :—This notice should be prepared in duplicate and one copy delivered to the party, or if he could not be found, it should be left for him with some adult male member of his family residing with him or with the headman of the village in which he lives. The other copy should be returned to the Amildar or Deputy Amildar with the certificate under the hand of the server as to the mode in which the service was effected. Wherever convenient, this notice may also be sent to the party by post.

No. 6.—REPORT OR RECORD OF THE OFFICER CONDUCTING LOCAL ENQUIRY.

Whether the application is under the Land Improvement Loans Regulation or under Section 194 of the Land Revenue Code.

1. Serial number of applicant.
2. (i) Name and village of applicant.
   (ii) Amount of loan applied for.
3. (i) Village, survey number, description (dry or wet), area, assessment of land to be improved.
   (ii) Purpose for which loan is sought.
4. (i) Is the applicant the sole owner of the land or does he own it in common with any others? And if the latter is he the managing member of the family?
   (ii) If the applicant is a joint holder, have the other joint holders consented to the proposed improvement in writing? What is the extent of the applicant's interest in the joint holding and whether they consent to have the applicant's share subdivided.
   (iii) If the applicant is a tenant, does he possess any? And if so what, transferable interest in the land, and has notice under Rule 21 been served on the landlord, and has he given his consent in writing under attestation of two witnesses?
   (iv) If the application has been made on behalf of a minor, is the application signed by his legally constituted guardian? The same particulars as to the extent and nature of the minor's interest in the land as under 3 (i) should be added here.
   (v) If the applicant is a Hindu widow, do her reversionary heirs consent to the improvement?
5. Is the application *bona fide* and is the applicant solvent?
6. Is he in arrears to Government for land revenue or for any instalment of a loan previously obtained?
7. Security—
   (*a*) *If it is the land to be benefited.*
   (i) Does the site of the proposed improvement lie in the land to be improved?
   (ii) The present value of the applicant's interest in it with grounds for the valuation.
   (iii) Are there any pre-existing encumbrances? What are the names of the mortgagees and the amount of their claims?

(*b*) *If personal*—

(i) Names, status and solvency of sureties.

(ii) Amount agreed to be secured.

(*c*) *If lands other than the land to be benefited*—

(i) Survey number, description, extent and assessment of the land and the estimated present value of the applicant's or the surety's interest with grounds for the valuation.

(ii) Whether the lands are registered in the name of the applicant or the surety and whether they are in his possession and free from encumbrances, and the nature and extent of their interest in the land.

(iii) If the land is already encumbered who are the mortgagees and what are the amounts? Does the excess of the value of the land over the amount of encumbrances cover the amount of advances to be made?

(d) *If property other than land*—

Its description, situation and value with portions of building well, trees, etc., the nature and extent of pre-existing encumbrances, if any

Note.—Distinction should be made between land offered as security belonging to the applicant and that belonging to the sureties in case where sureties offer collateral security. If the land forms portion of a field, it should be subdivided.

8. Objection of third parties, if any, to the proposed improvement.

9. Date on which the improvement is expected to begin to yield profit.

10. Recommendations of inspecting officers regarding the amount of loan recommended.

Result of verification, if any, of the lands offered as security in the Registration and Revenue Offices of the Taluk.

Decision of the officer competent to sanction the loan. (If the Amildar is not the competent officer, his recommendations.)

Signature of Sheikdar or other Officer conducting the inquiry.

Signature of Sheikdar or other officer competent to sanction the loan.

No. 6

Land Improvement Loans Regulation.
Section 194 of the Land Revenue Code.

Loan Application

No.....

Village.....

From

No.

Dated

Submitting $\frac{\text{Record of}}{\text{Report of}}$ inquiry.

No. 7.—Reference to Registration Department for Encumbrance Certificate.

No. Dated

To

The Sub-Registrar of

Name of applicant

Amount of loan required

Particulars of land * for which encumbrance certificate is required.

Name of village	Wet or dry	Survey number and letter	Extent	Assessment	Remarks
			A. g.	Rs. a. p.	

Remarks

Amildar or Deputy Amildar.

* If other immovable property, it should be suitably described.

No. 7.—Reference to Registration Department for Encumbrance Certificate.

No.

From Taluk Office.

The Amildar of Dated

Taluk

To

The Sub-Registrar of

Sir,

As the undermentioned raiyat has applied for a loan of Rs. from Government under, I have the honour to request you to be good enough to cause the necessary search to be made for encumbrances on the lands * noted below and to furnish me with an encumbrance certificate at an early date.

Number and name of village	Name of applicant	Particulars of land offered as security					
		Wet or dry	Survey		Extent	Assessment	Remarks
			Number	Letter			
					A. g.	Rs. a. p.	

I have the honour to be,
Sir,
Your most obedient servant,

Amildar or Deputy Amildar.

* If other immovable property, it should be suitably described.

From

The Amildar of

Taluk.

To

The Sub-Registrar of

Dated

No.

Subject.

Requesting encumbrance certificate for the lands mentioned within.

No. 8—Order granting a loan under $\frac{\text{The Land Improvement Loans Regulation.}}{\text{Section 194 of the Land Revenue Code.}}$

No. of

1. The sum of Rs. is granted to , caste calling , son of residing at (with the consent of , the record of which is hereto annexed *) as a loan under the $\frac{\text{Land Improvement Loans Regulation}}{\text{Section 194 of the Land Revenue Code}}$ for the purpose of (†) for the benefit of (‡) subject to the following conditions.

2. The conditions referred to are as follows:—

(*a*) That the amount of this loan shall be paid to the aforesaid (name of the borrower) in instalments on the execution of the necessary security bonds, the first on the production of this order at (here enter place at which this order is to be presented for payment), and the second on proof that the first instalment has been properly utilized.

(*b*) (i) That if the first instalment has not been utilized within the period of (here enter the period allowed for the first instalment); or

(ii) If it shall be proved to the satisfaction of the Deputy Commissioner that any portion of the loan has been misapplied to any other purpose than that above specified or that the whole amount of the loan has not been fully applied to the purpose for which it was granted within the period of (here enter period allowed for utilization of full amount of the loan), the whole unpaid balance of the loan or such portion of it as the Deputy Commissioner may determine with interest at $6\frac{1}{4}$ per cent, and costs, if any, shall be deemed to at once become due.

(iii) If, however, the work should fail altogether owing to causes over which the borrower has no control, the case shall be reported for the orders of the Revenue Commissioner as to whether repayment in whole or in part shall be required.

(*c*) (i) That the loan (‖) with interest thereon at (¶) per cent shall be repaid by equal annual instalments of Rs. each, falling due with the kist of the revenue year commencing with 19 -19 and ending with 19 -19 . It shall be open to the Deputy Commissioner or the officer granting the loan to reduce the number of instalments and to increase the amount of the annual payment so as to recover the loan within a shorter period than herein allowed if he finds the work after completion not sufficiently durable to last for the period originally mentioned in the loan order.

(ii) Such annual payment shall be made to the village officers, if the demand have been included in the borrower's khate, or to the Amildar, and is in addition to the land assessment. But (**) the land assessment will not be enhanced at any future revision of assessment in consequence of the increased value derived from the improvement, except as provided for in Section 11 of the Land Improvement Loans Regulation.

(iii) If default in the payment of annual instalment on account of the loan occurs and recovery cannot otherwise be made, the entire unpaid balance of the loan or such portion of it as the Deputy Commissioner may determine shall be deemed to at once become due and the whole of the land specified under condition (*d*) or such portion of it as the Deputy Commissioner may deem necessary shall be sold for the recovery of the amount, with interest thereon and expenses of sale, if any.

(*d*) (††) That for the repayment of the loan with interest and costs, if any, due on the same, the immovable property specified below is (in addition to the land for the benefit of which the loan is granted), (‡‡) hypothecated as collateral security to Government.

Signature of the officer granting the loan.

I have understood and agreed to the aforesaid terms and condition.

Signature of the borrower.

* To be inserted when the loan is being granted with the consent of the person having the right to make the improvement to person not having that right.

† Here describe in detail the purpose of the loan.

‡ Here describe the lands benefited.

‖ To be omitted when the loan is granted free of interest.

¶ Here enter the rate of interest which is ordinarily 3 per cent in the case of loans granted for the relief of distress and 5 per cent in all other cases.

** To be used only in the case of loans under Land Improvement Loans Regulation.

††NOTE.—All immovable property hypothecated as collateral security, whether by a borrower himself or by a surety or sureties, should be specified in the margin of this clause (*d*) of the order granting the loan, and should, as well as the land to be improved, be described as nearly as may be, in the manner prescribed in Section 21 of the Registration Regulation, 1903. If the loan is granted for the relief of distress substitute in condition (*a*) after the word "bonds" "monthly or once every two months" and omit the words "the first" and the words "and the second" to the end of the clause.

‡‡ The words in brackets to be omitted in case of loans under Section 194 of the Land Revenue Code.

Form 8—continued.

RECOVERIES.

Revenue year	Sum to be paid		Distribution of the fixed instalment between interest and principal		Sums repaid				Balance due		Initials of the Amildar	Remarks
			Interest at per cent from the date of loan to date of first instalment and in subsequent years for one year on the amount shown in column 2	Principal	Amount paid in the year	Credited to			Interest (*i.e.*, columns 3&4 minus column 5)	Principal (*i.e.*, difference of column 2 and column 7)		
						Interest	Principal					
1	2		3	4	5	6	7		8	9	10	11
	Rs.	a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.	Rs. a. p.		Rs. a. p.	Rs. a. p.		

No. 9 (*a*)—Security bond to be executed by a borrower or borrowers.

This instrument made the day of 19 between of (hereinafter called "the Mortgagor") of the one part and the Dewan of Mysore (hereinafter called "the Mortgagee") of the other part.

Whereas the Mortgagor $\frac{\text{has}}{\text{have}}$ received from the Deputy Commissioner of acting for and on behalf of the Mortgagee an order under $\frac{\text{The Land Improvement Loans Regulation, 1890}}{\text{Section 194 of the Land Revenue Code, 1888}}$ and dated the day of 19 in virtue of which the Mortgagor $\frac{\text{is}}{\text{are}}$ entitled to receive the aggregate sum of Rs. as a loan from the Mortgagee for the purpose of (here describe the work to be carried out or other object of the loan, and WHEREAS security for the due application of the amount of the said loan and for the punctual repayment of the same according to the terms of the said order is demanded by or on behalf of the Mortgagee and in order to furnish such security the Mortgagor has agreed to sign these presents.

NOW THESE PRESENTS WITNESS that in consideration of the said loan and in pursuance of the said agreement the Mortgagor doth hereby transfer to the Mortgagee his successors and assigns the immovable property described in the schedule hereunder written with the appurtenances thereto subject to redemption as hereinafter mentioned.

AND it is hereby agreed that if the Mortgagor, $\frac{\text{his}}{\text{their}}$ legal representatives and assigns shall duly comply with the terms on which the said loan has been granted and shall apply the same and every part thereof in the manner provided in the said order and shall duly repay the amount of the said loan together with any interest which may have become payable thereon or on any part thereof and all costs if any incurred by the Mortgagee, his successors or assigns in making the said loan or otherwise in connection therewith the Mortgagee, his successors or assigns shall thereupon retransfer the said immovable property to the Mortgagor, his legal representatives or assigns or as he or they shall direct.

PROVIDED always and it is hereby agreed that in case the Mortgagor, his legal representatives or assigns shall fail to comply with the terms on which the said loan has been granted either by applying the amount thereof or any part thereof otherwise than as in the said order provided or shall not duly repay the amount of the said loan or any part thereof or any interest thereon or on any part thereof or any such costs as aforesaid then and in any such case it shall be lawful for the Mortgagee, his successors and assigns or the Deputy Commissioner for the time being of to sell the said immovable property or any part thereof and out of the proceeds of such sale to make good to the Mortgagee his successors or assigns the amount which in consequence of any such default shall be payable by the Mortgagor, his legal representatives or assigns.

In witness whereof the Mortgagor, $\frac{\text{has}}{\text{have}}$ hereunto set $\frac{\text{his}}{\text{their}}$ hand the day and year first above written.

THE SCHEDULE ABOVE REFERRED TO

Registration District	Registration Sub-District	Village	If the property is house property				If cultivable land				
			Boundaries of the property	Description and value of buildings and how long likely to last	Extent of building site and of vacant ground or compound	Trees, wells, etc.	Survey number	Wet or dry	Extent	Assessment	Trees, wells etc.
1	2	3	4	5	6	7	8	9	10	11	12

(Signature of borrower)

Witness

(1) , son of , village of.

(2) son of , village of

Signed by the abovenamed in the presence of

No. 9 (*b*).—Security bond to be executed by a surety for a borrower.

THIS INSTRUMENT made the day of 19 between of (hereinafter called "the Mortgagor"), of the one part and the Dewan of Mysore (hereinafter called "The Mortgagee") of the other part.

WHEREAS has / have received from the Deputy Commissioner of acting for and on behalf of the Mortgagee an order under the Land Improvement Loans Regulation, 1890 / Section 194 of the Land Revenue Code, 1888 and dated the day of 19 in virtue of which the said is / are entitled to receive the aggregate sum of Rs. as a loan from the Mortgagee for the purpose of (here describe the work to be carried out or other object of the loan) AND WHEREAS security for the due application of the amount of the said loan and for the punctual repayment of the same according to the terms of the said order is demanded by or on behalf of the Mortgagee and in order to furnish such security the Mortgagor has agreed to sign these presents.

NOW THESE PRESENTS WITNESS that in consideration of the said loan and in pursuance of the said agreement the Mortgagor doth hereby transfer to the Mortgagee, his successors and assigns the immovable property described in the Schedule hereunder written with the appurtenances thereto subject to redemption as hereinafter mentioned.

AND it is hereby agreed that if the said his / their legal representatives and assigns shall duly comply with the terms on which the said loan has been granted and shall apply the same and every part thereof in the manner provided in the said order and the said, his / their legal representatives or assigns or the Mortgagor or his legal representatives shall duly repay the amount of the said loan together with any interest which may have become payable thereon or on any part thereof and all costs if any incurred by the Mortgagee, his successors or assigns in making the said loan or otherwise in connection therewith the Mortgagee, his successors or assigns shall thereupon retransfer the said immovable property to the Mortgagor, his legal representatives or assigns or as he or they shall direct.

PROVIDED always and it is hereby agreed that in case the said his / their legal representatives or assigns shall fail to comply with the terms on which the said loan has been granted either by applying the amount thereof or any part thereof otherwise than in the said order provided or in case the said his / their legal representatives, or assigns or the Mortgagor or his legal representatives shall not duly repay the amount of the said loan or any part thereof or any interest thereon or on any part thereof or any such costs as aforesaid then and in any such case it shall be lawful for the Mortgagee, his successors and assigns or the Deputy Commissioner for the time being of to sell the said immovable property or any part thereof and out of the proceeds of such sale to make good to the Mortgagee, his successors or assigns the amount which in consequence of any such default shall be payable by the said his / their legal representatives or assigns.

Provided also and it is hereby agreed that although as between the said and the Mortgagor, the Mortgagor is surety only for the said yet as between the Mortgagor and the Mortgagee the Mortgagor is to be considered as principal debtor for the principal moneys interest and costs intended to be hereby secured so that the Mortgagor or his legal representatives shall not be released or exonerated by time being given to the said his / their legal representatives or by any other dealing, act, matter, or thing whatsoever whereby the Mortgagor or his legal representatives as surety or sureties only for the said and his / their legal representatives would be so released or exonerated.

IN WITNESS whereof the Mortgagor has hereunto set his hand the day and year first above written.

THE SCHEDULE ABOVE REFERRED TO.

Registration District	Registration Sub-district	Village	If the property is house property				If cultivable land				
			Boundaries of the property	Description and value of buildings and how long likely to last	Extent of building site and of vacant ground or compound	Trees, wells, etc.	Survey number	Wet or dry	Extent	Assessment	Trees, wells, etc.
1	2	3	4	5	6	7	8	9	10	11	12

Witness—
(1) , son of
(2) , son of

Signature of surety
, village of
, village of

Signed by the above named in the presence of

No. 10 (a)—Personal security bond to be executed by a borrower.

KNOW ALL MEN by these presents that I of caste son of and residing at am bound to the Dewan of Mysore in the sum of Rs. (amount of loan) to be paid to the said Dewan of Mysore or to his certain attorney, successors or assigns. For which payment I bind myself my heirs, executors, administrators and legal representatives by these presents.

Dated this day of 19 .

WHEREAS the above bounden has on the day of 19 received from the Deputy Commissioner of an order under Section 194 of the Land Revenue Code in virtue of which he is entitled to receive the aggregate sum of rupees (the amount of loan) as a loan from the Government of Mysore for (here state the object of the loan). NOW the condition of the above written bond is such that if the above bounden his heirs, executors, administrators and legal representatives shall comply with all the terms on which the said loan has been granted and shall not apply the same or any part thereof to any purpose other than that/those for which the said loan has been granted and shall repay the said loan with any interest payable thereon by the instalments by which the same is payable on or before the respective dates prescribed for the payment of such instalments or shall in case of any default in so doing make good to the Government of Mysore the amount not exceeding the said sum of Rs. for which the said shall by reason of any such default become liable. Then the above written bond shall become void otherwise the same shall remain in full force.

Signed by the abovenamed in the presence of

No. 10 (b)—Personal security bond to be used when a loan is granted under The Land Improvement Loans Regulation Section 194 of the Land Revenue Code to groups of cultivators.

KNOW ALL MEN that by these presents that we (names of group of cultivators to be entered here) of (the caste to be entered against each name) caste (calling of each cultivator to be entered) calling, sons of (father's names to be entered) residing at (village to be entered) are bound to the Dewan of Mysore in the sum of Rupees (amount of loan) to be paid to the said Dewan of Mysore his certain attorney, successors or assigns. For which payment we bind ourselves and each of us our and each of our heirs, executors, administrators and legal representatives jointly and severally by these presents dated this day of one thousand nine hundred and .

WHEREAS the above bounden (names of group of cultivators to be entered here) have on the day of one thousand nine hundred and received from the Deputy Commissioner of an order under The Land Improvement Loans Regulation Section 194 of the Land Revenue Code in virtue of which they are entitled to receive the aggregate sum of (amount of loan), rupees as a loan from the Government of Mysore for (here describe the work to be carried out or other object of the loan). NOW the condition of the above-written bond is such that if the above bounden (names of group of cultivators to be entered here) and each and every of them, their and each and every of their heirs, executors, administrators and representatives shall comply with all the terms on which the said loan has been granted and shall not apply the same or any part thereof to any purpose other than that for which the said loan has been granted and shall repay the said loan by the instalments by which the same is repayable on or before the respective dates prescribed for the payment of such instalments or shall in case of any such default make good to the Government of Mysore the amount not exceeding the said sum of rupees for which they the said (names of group of cultivators to be entered) or any or either of them shall by reason of any such default become liable. Then the above-written bond shall become void, otherwise the same shall remain in full force.

Signed by the abovenamed in the presence of

(A similar attestation for each signature of the borrowers).

No. 11—FORM OF REGISTER OF REPAYMENTS.

(A separate page to be set apart for each loan.)

Number and date of order granting the loan	Name and residence of the holder of the order granting the loan	Amount of loan granted	Repayments						Remarks
			Number of instalments in which the loan is repayable	Amount of each instalment in accordance with the scale in the table of equated payments	Date on which each instalment is due	Date of payment of instalment	Amount of instalment paid	Interest paid on arrears of instalments	
1	2	3	4	5	6	7	8	9	10

N. B.—Column 10 to be used for noting postponement of instalment under Rule VII or remission under Rule IX, if any.

Table of Annuities (Rule V).

Years	Interest at	
	5 per cent	3 per cent
1	2	3
1	105·000	103·000
2	53·781	52·261
3	36·727	35·363
4	28·201	.....
5	23·097	.....
6	19·703	.....
7	17·282	.....
8	15·473	.....
9	14·068	.....
10	12·950	.....
11	12·039	.....
12	11·282	.....
13	10·645	.....
14	10·102	.....
15	9·634	.....
16	9·227	.....
17	8·870	.....
18	8·555	.....
19	8·274	.....
20	8·024	.....
21	7·800	.....
22	7·597	.....
23	7·414	.....
24	7.247	.....
25	7·095	.....
26	6·956	.....
27	6·829	.....
28	6·712	.....
29	6·605	.....
30	6·506	.....

NOTE.—(1) Column 2 shows the annual instalment necessary to pay off a loan of Rs. 100 at 5 per cent interest in a given number of years, the first instalment being assumed to be payable one year after the disbursement of the loan.

(2) Column 3 shows the same with interest reckoned at 3 per cent. The maximum term allowed for repayment of loans charged at 3 per cent is only three years (*vide* Rule III).

(3) To adapt this table to cases where the loan is disbursed in instalments, instead of in one lumpsum or where the repayment of annuities is made to commence after varying periods (instead of one year) reckoned from the date of disbursement of the loan or of the last instalment thereof, calculate the amount of the loan or of the instalments of the same with simple interest up to the date one year previous to the date fixed for the commencement of repayment, and then work out for this amount the required annuity from the table by Rule of Three.

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